

United States Bankruptcy Court
Northern District of Ohio

In re:
Robert Culver Callahan
Clare G. Callahan
Debtors

Case No. 13-13598-jps
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: admin
Form ID: 234a

Page 1 of 2
Total Noticed: 16

Date Rcvd: Aug 21, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2013.

db/db +Robert Culver Callahan, Clare G. Callahan, 9048 Calista Drive,
North Ridgeville, OH 44039-8589
22343501 +Benz Propane Co., Inc., P.O. Box 1750, Tehachapi, CA 93581-1750
22343503 KCTTC Tax Payer Service Center, P.O. Box 580, Bakersfield, CA 93302-0580
22343504 +Nationwide Credit Inc., 2002 Summit Blvd., Suite 600, Atlanta, GA 30319-1559
22343505 +Pentagon Federal Cr Un, 2930 Eisenhower Ave, Alexandria, VA 22314-4557
22343506 +Pentagon Federal Cr Un, Attention: Bankruptcy Department, 2930 Eisenhower Ave,
Alexandria, VA 22314-4557
22343507 #+Primary Financial Services, LLC, 3115 N. 3rd Avenue, Suite 112, Phoenix, AZ 85013-4387
22343508 +Quality Loan Service Corp., 2141 5th Avenue, San Diego, CA 92101-2101
22343511 Wells Fargo, 1 HOME CAMPUS X2303-01A, DES MOINES IA 50326

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr EDI: QSDAVIS.COM Aug 21 2013 22:03:00 Steven Davis, 1370 Ontario St, Standard Bldg,
Suite #450, Cleveland, OH 44113-1744

22343498 +EDI: AMEREXPR.COM Aug 21 2013 22:03:00 American Express, American Express Special Research,
P.O. Box 981540, El Paso, TX 79998-1540
22343499 EDI: BANKAMER.COM Aug 21 2013 22:03:00 Bank of America, P.O. Box 982235,
El Paso, TX 79998-2235
22343500 EDI: BANKAMER.COM Aug 21 2013 22:03:00 Bank of America, P.O. Box 15026,
Wilmington, DE 19850-5026
22343502 +EDI: CHASE.COM Aug 21 2013 22:03:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
22343509 +EDI: USAA.COM Aug 21 2013 22:03:00 USAA Federal Savings Bank, 10750 McDermott Fwy,
San Antonio, TX 78288-1600
22343510 +EDI: USAA.COM Aug 21 2013 22:03:00 USAA Savings Bank, P.O. Box 47504,
San Antonio, TX 78265-7504

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

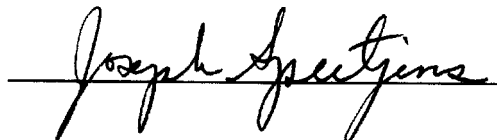
Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2013

Signature:



District/off: 0647-1

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2013 at the address(es) listed below:

Steven Davis sdavis@daviscolpa.com, sdavis@ecf.epiqsystems.com
William J Balena on behalf of Debtor Robert Culver Callahan docket@ohbksource.com
William J Balena on behalf of Debtor Clare G. Callahan docket@ohbksource.com

TOTAL: 3

Northern District Of Ohio
United States Bankruptcy Court
Howard M. Metzenbaum U.S. Courthouse
201 Superior Avenue
Cleveland, OH 44114-1235

In re:

Robert Culver Callahan
Clare G. Callahan

Case No.: 13-13598-jps

Chapter: 7

Address:

9048 Calista Drive
North Ridgeville, OH 44039

Last four digits of Social Security No.:

xxx-xx-1768
xxx-xx-7957

**DISCHARGE OF DEBTOR
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: August 21, 2013
Form ohnb234

/s/ Jessica E. Price Smith
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharge Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.